WHAT IS CLAIMED IS:

- 1. A method of a house apportionment of a bonus value to be paid by the house during a bonus game, entry for which is achieved during play of an underlying game of chance, the method of house apportionment including the steps comprising:
 - a) awarding the player a portion of the bonus value for the bonus game;
 - b) adding the remainder of the bonus value to at least one escrow account available to reward the player or subsequent players.
- 2. The method of claim 1 in which the awarding step is based on the bonus game including the step of knowledge-based playing.
- 3. The method of claim 2 in which the awarding step of the knowledge-based bonus game includes the step of knowledge-based playing by answering, selecting or guessing the appropriate responses to queries.
- 4. The method of claim 1 in which step of awarding includes the step of first achieving a predetermined yet random event in the underlying game of chance to begin play of the bonus game.
- 5. The method of claim 3 wherein the step of knowledge-based playing includes the step of selecting or guessing the appropriate answers to multiple choice questions.
- 6. The method of claim 3 in which the step of knowledge-based playing by answering, selecting or guessing includes the step of challenging the player with questions having a common theme.

- 7. The method of claim 3 wherein the knowledge-based playing step of the bonus game includes the step of asking the player questions the bonus value of which is measured against survey responses.
- 8. The method of claim 3 in which the knowledge-based playing by the step of answering, selecting or guessing includes the step of asking questions of varying difficulty.
- 9. The method of claim 1 wherein the expected bonus value of the bonus game is fixed regardless of player proficiency in the bonus game.
- 10. The method of claim 9 wherein the awarding step of the bonus game happens with the wagering of X units to be eligible for the bonus game with a frequency f and with the expected return R units for an underlying game without the bonus, and with bonus participation, on average, garnering the expected bonus value of B units and wherein the step of calculating the house advantage as equal to -[R+fB-X]/X.
- 11. The method of claim 1 wherein the step of adding to the at least one escrow account includes the steps of dividing into a current escrow account and a reserve escrow account.
- 12. The method of claim 11 wherein the step of dividing includes putting a bigger share into the current escrow account and a smaller share into the reserve escrow account.
- 13. A method of a house apportionment of a value to be paid by the house during play of a knowledge-based game, the method of house apportionment including the steps comprising:
 - a) awarding the player a portion of the value;
 - b) adding the remainder of the value to at least one escrow

account available to reward the player or subsequent players.

- 14. The method of claim 13 with the step of predetermining the bonus value paid by the house.
- 15. The method of claim 13 wherein the step of awarding the bonus value is with a step of selecting the bonus value randomly.
- 16. The method of claim 13 wherein the awarding step includes fixing the expected bonus value of the bonus game regardless of player proficiency in the bonus game.
- 17. A method of a house apportionment of a bonus value to be paid by the house during play of a bonus game, entry for which is achieved during play of an underlying game of chance, the method of house apportionment including the steps comprising:
 - a) awarding the player a portion of the bonus value for winning the bonus game;
 - b) adding the remainder of the bonus value to at least one escrow account available to reward the player or subsequent players such that the average bonus value paid by the house remains constant and the house advantage is fixed regardless of player proficiency in the bonus game.
- 18. The method of claim 17 wherein the steps of awarding and adding will be steps that over time provide a constant house advantage.
- 19. The method of claim 17 wherein the steps of awarding and adding are performed in connection with the step of playing a knowledge-based bonus game.

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- 20. The method of claim 17 with the step of predetermining the bonus value paid by the house.
- 21. The method of claim 17 with the step of determining randomly the bonus value paid by the house.
- 22. The method of claim 1 with the step of predetermining the bonus value paid by the house is predetermined.
- 23. The method of claim 1 with the step of determining randomly the bonus value paid by the house.
 - 24. A method of playing a casino game comprising the steps of:
 - a) accepting a wager and determining a value;
 - b) awarding the player a portion of the value for winning the casino game;
 - c) adding the remainder of the value to at least one escrow account available to reward the player or subsequent players, such that the average value paid by the house remains constant and the house advantage is fixed regardless of player proficiency in the game.
- 25. The method of claim 24 with the steps of awarding and adding while playing a knowledge-based game.
- 26. The method of claim 13 in which the awarding step includes the step of basing the amount of the award on the length of time taken to complete the knowledge-based game.
- 27. The method of claim 26 in which the awarding step includes the step of yielding generally higher awards for a shorter length of time, and lesser awards for a longer length of time.

- 28. The method of claim 13 in which the awarding step includes the step of basing the amount of the award on how many clues the player received during the knowledge-based game.
- 29. The method of claim 28 in which the awarding step includes the step of yielding generally higher awards for a lesser number of clues, and yielding generally lesser awards for a greater number of clues.
- 30. The method of claim 13 in which the step of awarding further includes the step of a player buying a clue.
- 31. The method of claim 13 wherein the step of adding to the at least one escrow account includes the steps of dividing into a current escrow account and a reserve escrow account.
- 32. The method of claim 31 wherein the step of dividing includes putting a bigger share into the current escrow account and a smaller share into the reserve escrow account.